

In re J D SERVICES, INC.

Debtor

00-29460G EC

(If known)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) Name of creditor and complete mailing address including zip code.	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	(3) Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	(4) Indicate if claim is contingent unliquidated, disputed or subject to setoff.	(5) Amount of claim [if secured also state value of security]
MCI WORLDCOM ATTN: JENNIFER CARROLL LAKEWOOD TULSA OK 74117		TRADE DEBT		\$ 27,275,714.87
BELLSOUTH LONG DISTANCE 28 PERIMETER CENTER EAST TREASURY ATLANTA GA 30346		TRADE DEBT		\$ 819,823.07
MARCO UGALDE HOMERO 1105 POLANCO MEXICO CITY MEXICO		TRADE DEBT		\$ 813,913.92
STAR TELECOMMUNICATIONS 740 STATE STREET SUITE 202 SANTA BARBARA CA 93101-3330		TRADE DEBT		\$ 813,509.77
DESTIA COMMUNICATIONS INC PO BOX 190433 BROOKLYN NY 11219		TRADE DEBT		\$ 731,200.80

In re J D SERVICES, INC.
DebtorCase No. _____
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(Continuation Sheet)

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TPC 10513 E COLONIAL DRIVE ORLANDO FL 32817		TRADE DEBT		\$ 705,250.00
APCC SERVICES INC 10302 EATON PLACE SUITE 340 FAIRFAX VA 22030		TRADE DEBT		\$ 599,307.36
PICS TELECOM CORP 1920 LYELL AVE ROCHESTER NY 14606		TRADE DEBT		\$ 484,833.02
SOUTHWESTERN BELL 1010 N ST. ROOM 904 SAN ANTONIO TX 78215		TRADE DEBT		\$ 455,298.00
STS COMMUNICATION INC 516 HOUSTON STREET SUITE 800 FORT WORTH TX 76102		TRADE DEBT		\$ 400,710.84

In re J D SERVICES, INC.

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US WEST 1801 CALIFORNIA ROOM 560 DENVER CO 80202		TRADE DEBT		\$ 358,890.00
MCI WORLDCOM ATTN: JEENIFER CARROLL LAKEWOOD TULSA OK 74117		TRADE DEBT		\$ 337,381.14
BELLSOUTH PUBLIC COMMUNICATION 75 BAGBY DRIVE HOMEWOOD AL 35209		TRADE DEBT		\$ 333,653.00
HELLO CARD CORP ATTN GARY FEIN 3RD AVENUE NY NY 10033		TRADE DEBT		\$ 299,000.00
NORTEL NETWORKS INC PO BOX 502765 ST LOUIS MO 63150-2765		TRADE DEBT		\$ 282,742.00

In re J D SERVICES, INC.

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AMERITECH PAYPHONE SERVICES 225 WEST RANDOLPH CHICAGO IL 61701		TRADE DEBT		\$ 257,182.00
GTE 110 EAST MONROE CHICAGO IL 61701		TRADE DEBT		\$ 243,664.00
BELL ATLANTIC 13100 COLUMBIA PIKE POD D37 SPRING MD 20904		TRADE DEBT		\$ 226,571.00
PACIFIC BELL 1010 N STREET ROOM 1207 SAN ANTONIO TX 78215		TRADE DEBT		\$ 204,476.00
NACT 191 WEST 5200 NORTH PROVO UT 84604		TRADE DEBT		\$ 176,128.00

DISTRICT OF UTAH, CENTRAL DIV.

In re J.D. SERVICES, INC.

Debtor

Case No. _____

Chapter 11**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. 101(30), or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code.	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff.	Amount of claim [if secured also state value of security]

SEE ATTACHED SHEET(S)

Date:

8/24/00

Debtor

DEBRA W. RICKS, PRESIDENT

DISTRICT OF UTAH

In re J D SERVICES, INC.

Debtor

Case No. _____

Chapter 11VERIFICATION OF CREDITOR MATRIX

The above named debtor verifies that the attached matrix is
true and correct to best of the debtor's knowledge.

DATED: _____

8/24/00

Debtor

J D SERVICES, INC._____
Joint Debtor, if any